

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re:

PAUL KEVIN MALZONE
DEBRA MARIE MALZONE

Debtor(s)

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§
§

Case No. 09-30716

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/Gregg Szilagyi
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 09-30716 JPC
Case Name: PAUL KEVIN MALZONE
DEBRA MARIE MALZONE
For Period Ending: 05/24/11

Judge: Jacqueline P. Cox

Trustee Name: Gregg Szilagyi
Date Filed (f) or Converted (c): 08/20/09 (f)
341(a) Meeting Date: 10/05/09
Claims Bar Date: 05/03/10

Exhibit A

	1	2	3	4	5	6
	Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	5758 S Kostner, Chicago, IL 60629 - Debtor's primary residen	300,000.00	0.00	DA	0.00	0.00
2	14045 Oak Ridge Dr. Homer Glen, IL 60491 - (Joint Debtors pr	300,000.00	0.00	DA	0.00	0.00
3	checking account with Harris Bank	300.00	0.00	DA	0.00	0.00
4	checking account with Marquette Bank	200.00	0.00	DA	0.00	0.00
5	checking account with National Savings--used for security de	1,800.00	0.00	DA	0.00	0.00
6	Household goods; TV, VCR, stereo, sofa, vacuum, table, chair	4,500.00	0.00	DA	0.00	0.00
7	Books, Compact Discs, Tapes/Records, Family Pictures	200.00	0.00	DA	0.00	0.00
8	Necessary wearing apparel.	50.00	0.00	DA	0.00	0.00
9	Earrings, watch, costume jewelry, wedding rings	300.00	0.00	DA	0.00	0.00
10	Term Life Insurance - No Cash Surrender Value.	0.00	0.00	DA	0.00	0.00
11	Whole Life Insurance- beneficiaries are Debtor's wife and ch	3,900.00	0.00	DA	0.00	0.00
12	Pension w/ Employer/Former Employer - 100% Exempt.	70,000.00	0.00	DA	0.00	0.00
13	Harris N A - 2003 Chevrolet Silverado	8,625.00	360.00	DA	0.00	360.00
14	2003 Chrysler Town and Country	3,075.00	0.00	DA	0.00	0.00
15	1997 Acura RL with over 192,000 miles	1,950.00	0.00	DA	0.00	0.00
16	2003 Harley-Davison Road King Classic	11,220.00	11,220.00		7,500.00	FA
17	Family Pets/Animals.	0.00	Unknown	DA	0.00	Unknown
INT	Post-Petition Interest Deposits (u)	Unknown	N/A		2.15	Unknown

TOTALS (Excluding Unknown Values)

\$706,120.00

\$11,580.00

\$7,502.15

Gross Value of Remaining Assets
\$360.00
(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit A

Case No: 09-30716 JPC Judge: Jacqueline P. Cox
Case Name: PAUL KEVIN MALZONE
DEBRA MARIE MALZONE
For Period Ending: 05/24/11

Trustee Name: Gregg Szilagyi
Date Filed (f) or Converted (c): 08/20/09 (f)
341(a) Meeting Date: 10/05/09
Claims Bar Date: 05/03/10

Initial Projected Date of Final Report (TFR): 12/31/10 Current Projected Date of Final Report (TFR): //

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-30716
Case Name: PAUL KEVIN MALZONE
DEBRA MARIE MALZONE
Taxpayer ID No: XX-XXX9986
For Period Ending: 05/24/11

Trustee Name: Gregg Szilagyi
Bank Name: Bank of America
Account Number/CD#: XXXXXX2008 - MONEY MARKET ACCOUNT
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

Exhibit B

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
03/09/10	16	MALZONE, PAUL KEVIN 14045 OAK RIDGE DRIVE HOMER GLEN, IL 60491	sale of motorcycle proceeds	1129-000	7,500.00		7,500.00
03/31/10	INT	Bank of America	Interest Rate 0.030	1270-000	0.10		7,500.10
04/30/10	INT	Bank of America	Interest Rate 0.030	1270-000	0.18		7,500.28
05/28/10	INT	Bank of America	Interest Rate 0.030	1270-000	0.18		7,500.46
06/30/10	INT	Bank of America	Interest Rate 0.030	1270-000	0.19		7,500.65
07/30/10	INT	Bank of America	Interest Rate 0.030	1270-000	0.18		7,500.83
08/31/10	INT	Bank of America	Interest Rate 0.030	1270-000	0.20		7,501.03
09/30/10	INT	Bank of America	Interest Rate 0.030	1270-000	0.18		7,501.21
10/29/10	INT	Bank of America	Interest Rate 0.030	1270-000	0.19		7,501.40
11/30/10	INT	Bank of America	Interest Rate 0.030	1270-000	0.19		7,501.59
12/31/10	INT	Bank of America	Interest Rate 0.030	1270-000	0.19		7,501.78
01/31/11	INT	Bank of America	Interest Rate 0.030	1270-000	0.19		7,501.97
02/28/11	INT	Bank of America	Interest Rate 0.010	1270-000	0.06		7,502.03
03/31/11	INT	Bank of America	Interest Rate 0.010	1270-000	0.06		7,502.09
04/29/11	INT	Bank of America	Interest Rate 0.010	1270-000	0.06		7,502.15

COLUMN TOTALS	7,502.15	0.00	7,502.15
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	7,502.15	0.00	
Less: Payments to Debtors	0.00	0.00	
Net	7,502.15	0.00	

TOTAL OF ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
MONEY MARKET ACCOUNT - XXXXXX2008	7,502.15	0.00	7,502.15
	7,502.15	0.00	7,502.15
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand

Total Allocation Receipts: 0.00
Total Net Deposits: 7,502.15
Total Gross Receipts: 7,502.15

Page Subtotals 7,502.15 0.00

ANALYSIS OF CLAIMS REGISTER

Case Number: 09-30716

Date: May 24, 2011

Debtor Name: MALZONE, PAUL KEVIN

Claims Bar Date: 05/03/10

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Gregg Szilagyi 542 South Dearborn Street Suite 1060 Chicago, Illinois 60605	Administrative		\$0.00	\$1,500.22	\$1,500.22
100 2200	Gregg Szilagyi 542 South Dearborn Street Suite 1060 Chicago, Illinois 60605	Administrative		\$0.00	\$0.00	\$0.00
1 300 7100	DISCOVER BANK DFS Services LLC PO Box 3025 New Albany, Ohio 43054-3025	Unsecured		\$0.00	\$11,671.88	\$11,671.88
2 300 7100	PYOD LLC its successors and assigns as assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Unsecured		\$0.00	\$52,024.26	\$52,024.26
3 300 7100	PYOD LLC its successors and assigns as assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Unsecured		\$0.00	\$971.47	\$971.47
4 300 7100	Commerce Bank P O BOX 419248 KCREC-10 Kansas City, MO 64141-6248	Unsecured		\$0.00	\$18,718.43	\$18,718.43
5 300 7100	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$0.00	\$23,475.45	\$23,475.45
6 300 7100	GE Money Bank dba CARECREDIT/GEMB Care of Recovery Management Systems Corp 25 SE 2nd Ave Ste 1120 Miami FL 33131	Unsecured		\$0.00	\$157.99	\$157.99
7 300 7100	Fia Card Services, NA/Bank of America by American Infosource Lp As Its Agent PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$0.00	\$20,878.62	\$20,878.62
Case Totals				\$0.00	\$129,398.32	\$129,398.32

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-30716

Case Name: PAUL KEVIN MALZONE

DEBRA MARIE MALZONE

Trustee Name: Gregg Szilagyi

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Gregg Szilagyi	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	DISCOVER BANK	\$	\$	\$
2	PYOD LLC its successors and assigns as assignee of	\$	\$	\$
3	PYOD LLC its successors and assigns as assignee of	\$	\$	\$
4	Commerce Bank	\$	\$	\$
5	Chase Bank USA, N.A.	\$	\$	\$
6	GE Money Bank dba CARECREDIT/GEMB	\$	\$	\$
7	Fia Card Services, NA/Bank of America	\$	\$	\$

Total to be paid to timely general unsecured creditors \$

Remaining Balance \$

Tardily filed claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE